

In re:  
Blair W. Howell  
Debtor

Case No. 23-12471-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 17, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Blair W. Howell, 1198 Jeffrey Lane, Langhorne, PA 19047-3729
14810769	+ PNC Bank, NA, c/o Mark A. Cronin, Esq., 701 Market St., Ste 5000, Philadelphia, PA 19106-1541

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 18 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2025 00:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14816824	Email/Text: Bankruptcy.Notices@pnc.com	Jan 18 2025 00:58:00	PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342
14808240	Email/Text: Bankruptcy.Notices@pnc.com	Jan 18 2025 00:58:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14810628	^ MEBN	Jan 18 2025 00:36:50	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 2 of 2

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Blair W. Howell msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Certificate of Notice Page 3 of 5  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Blair W. Howell		CHAPTER 13
	<u>Debtor(s)</u>	
PNC BANK, NATIONAL ASSOCIATION		
	<u>Moving Party</u>	
vs.		NO. 23-12471 AMC
Blair W. Howell		
	<u>Debtor(s)</u>	
Kenneth E. West, Esquire		<u>11 U.S.C. Section 362</u>
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of December 31, 2024, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$12,137.32**. Post-petition funds received after December 31, 2024, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments:	July 2024 through August 2024 at \$1,888.41 each
	September 2024 through December 2024 at \$1,808.67 each
Fees & Costs Relating to Motion:	\$1,249.00
Suspense funds:	(\$123.18)
<b>Total Post-Petition Arrears:</b>	<b>\$12,137.32</b>

2. The Debtor shall cure said arrearages in the following manner:

- a). Within seven (7) days of the filing of this Stipulation, Debtor shall tender a down payment of **\$1,888.41**.
- b). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the remaining post-petition arrears of **\$10,248.91**.
- c). Movant shall file an Amended or Supplemental Proof of Claim to include the remaining post-petition arrears of **\$10,248.91** along with the pre-petition arrears.
- d). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due **January 2025** and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$1,808.67** (or as adjusted

pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Sections 2 and 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 6, 2025

/s/ Denise Carlon

Denise Carlon, Esq.  
Attorney for Movant

Date: January 7, 2025

/s/ Michael Seth Schwartz

Michael Seth Schwartz, Esq.  
Attorney for Debtor  
No Objection - Without Prejudice to Any  
Trustee Rights or Remedies

Date: January 10, 2025

/s/ LeeAne O. Huggins

Kenneth E. West, Esq.  
Chapter 13 Trustee

Approved by the Court this 17th day of Jan., 2025. However, the court  
retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Ashely M. Chan